

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on October 15, 2008, Neovias L. Barber, a single man, executed a deed of trust to Eldon L. Youngblood, Esq., Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Ark-La-Tex Financial Services, LLC DBA Benchmark Mortgage, its successors and assigns, to secure a Promissory Note of even date in the amount of \$143,360.00, payable to the order of Ark-La-Tex Financial Services, LLC DBA Benchmark Mortgage, which Deed of Trust was recorded on October 16, 2008, in Deed of Trust Book 2957, Page 290, in the office of the Chancery Clerk of the DeSoto County, Mississippi; and

WHEREAS, said Deed of Trust was assigned by Mortgage Electronic Registration Systems, Inc., as nominee for Ark-La-Tex Financial Services, LLC DBA Benchmark Mortgage, its successors and assigns, to JPMorgan Chase Bank, National Association, by instrument dated December 9, 2012, and recorded on January 3, 2013, in Book 3562, Page 338, of the records of the aforesaid Chancery Clerk; and

WHEREAS, JPMorgan Chase Bank, National Association is the holder of the promissory note secured by said Deed of Trust; and

WHEREAS, JPMorgan Chase Bank, National Association, the holder of the Deed of Trust and note secured thereby, substituted either James L. DeLoach or David E. Flautt as Trustee, as authorized by the terms thereof, by instrument recorded and spread at large upon the records in the office of the aforesaid Chancery Clerk in Book 4134, Page 379, prior to the posting and publication of this notice; and

WHEREAS, default having been made in the terms and conditions of the Deed of Trust, and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of the deed of trust, and the legal holder of said indebtedness, JPMorgan Chase Bank, National Association has requested the undersigned Substitute Trustee to execute the trust and sell said land, property and improvements in accordance with the terms of the Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale;

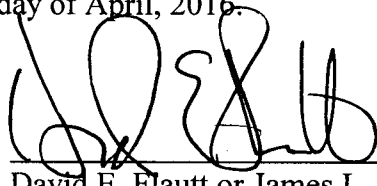
THEREFORE, on May 24, 2016, the undersigned, as Substitute Trustee in the Deed of Trust, will offer for sale at public outcry and sell to the highest bidder for cash, within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following described land, property and improvements lying and being situate in DeSoto County, Mississippi, to-wit:

LOT 15, PHASE 1, WILLOW POINT P.D., LOCATED IN SECTION 30,
TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI,
AS PER PLAT THEREOF RECORDED IN PLAT BOOK 102, PAGES 25-26,
IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY,
MISSISSIPPI.

I WILL CONVEY only such title as is vested in me as Substitute Trustee.

5-24-16

WITNESS MY SIGNATURE, this the 19th day of April, 2016.

A handwritten signature in black ink, appearing to be "D. Flautt" or "J. DeLoach", written over a horizontal line.

David E. Flautt or James L. DeLoach
Substitute Trustee
299 South 9th Street
Oxford, MS 38655
(770) 643-2148
Foreclosurehotline.net
File No.: 597716

PUBLISH: May 3, 2016
May 10, 2016
May 17, 2016

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 19th day of October, 2005, Arthur L Lemay, and wife, and Frankie A Lemay, executed and delivered a certain Deed of Trust unto ReconTrust Company, N.A., Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2348 at Page 726; and

WHEREAS, on the 10th day of April, 2015, Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., assigned said Deed of Trust unto The Bank of New York Mellon, fka The Bank of New York, as trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2005-16, by instrument recorded in the office of the aforesaid Chancery Clerk in DkT Book 3974 at Page 326; and

WHEREAS, on the 6th day of April, 2016, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 4138 at Page 117; and

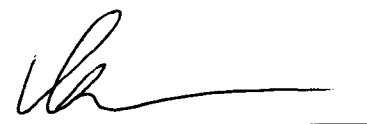
WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 24th day of May, 2016, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

The land referred to herein is situated in the State of Mississippi, DeSoto described as follows:

Lot 62, Section "A", Fox Creek Subdivision, Section 30, Township 1 South, Range 5 West, as shown on Plat of Record in Book 56, Pages 26 and 29, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which reference is hereby made for a more particular description of said property.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 22nd day of April, 2016.



Emily Kaye Courteau
Substitute Trustee
855 S Pear Orchard Rd., Ste. 404, Bldg. 400
Ridgeland, MS 39157
(318) 330-9020

/F16-0268

PUBLISH: 5-3-2016 / 5-10-2016 / 5-17-2016

5-24-2016

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on January 25, 2013, Scott D. Jones, an unmarried man executed a certain deed of trust to Kusnetzky, Schwartz, Rosenfeld, Sailer & Lilla, P.C., Trustee for the benefit of Fedex Employees Credit Association, A Federal Credit Union which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3,578 at Page 439; and

WHEREAS, said Deed of Trust was subsequently assigned to TruHome Solutions LLC by instrument dated May 20, 2013 and recorded in Book 3,643 at Page 198 of the aforesaid Chancery Clerk's office; and

WHEREAS, TruHome Solutions LLC has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated April 8, 2016 and recorded in the aforesaid Chancery Clerk's Office in Book 4,139 at Page 46; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, TruHome Solutions LLC, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on May 24, 2016 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot (s) 97, Section B, Parcel 4, Central Park Neighborhood PUD, in Section 29, Township 1 South, Range 7 West, as per plat thereof recorded in Plat Book 68 Page 19 in the Chancery Clerk of DeSoto County, Mississippi.

Property address: 1918 Winners Circle N Southaven, MS 38671

Being the same property conveyed to Scott D. Jones, unmarried by Quit Claim Deed on 01/06/12 from Scott D. Jones and wife, Deborah P. Jones and filed for record on 04/23/12 in Book 679 Page 229 in the Chancery Clerk's Office of DeSoto County, Mississippi.

Also being the same property conveyed to Scott D. Jones by Warranty Deed on 09/27/02 from Reeves-Williams, LLC and filed for record on 10/02/02, in the Chancery Clerk's Office of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 19th day of April, 2016.



Shapiro & Massey, LLC
SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC
1080 River Oaks Drive
Suite B-202
Flowood, MS 39232
(601) 981-9299

1918 Winners Circle N
Southaven, MS 38671
16-015955BD

Publication Dates:
April 26, May 3, 10 and 17, 2016

5-24-2016

Substitute Trustee's Notice of Sale

4/28/16 9:06:26
DESOTO COUNTY, MS
MISTY HEFFNER, CH CLK

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 20th day of October, 2005, Robbin D. Mansfield, A Married Man and Brenda Mansfield, A Married Woman, executed and delivered a certain Deed of Trust unto ReconTrust Company, N.A., Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2336 at Page 156; and

WHEREAS, on the 7th day of September, 2006, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Bank of New York As Trustee For the Certificate Holders CWABS, Inc. Asset-Backed Certificates, Series 2005-14, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2560 at Page 633; and

WHEREAS, on the 7th day of September, 2006, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2560 at Page 634; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 24th day of May, 2016, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 1776, Section G, Southaven West Subdivision, in Section 22, Township 1 South, Range 8 West, as shown by plat of record in Plat Book 3, Pages 31 and 32, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 25th day of April, 2016.



Emily Kaye Courteau
Substitute Trustee
855 S Pear Orchard Rd., Ste. 404, Bldg. 400
Ridgeland, MS 39157
(318) 330-9020

/F06-1068

PUBLISH: 5-3-2016 / 5-10-2016 / 5-17-2016

5-24-2016

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 25th day of August, 2005, Jacqueline Malone, a married woman joined herein by Darrell Malone, executed and delivered a certain Deed of Trust unto ReconTrust Company, N.A., Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2297 at Page 373; and

WHEREAS, on the 31st day of August, 2009, Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Homes Loans, Inc., assigned said Deed of Trust unto The Bank of New York Mellon, fka The Bank of New York, as trustee for the certificateholders CWABS, Inc., Asset-Backed Certificates Series 2005-11, by instrument recorded in the office of the aforesaid Chancery Clerk in DkT Book 3077 at Page 506; and

WHEREAS, on the 5th day of April, 2016, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 4138 at Page 94; and

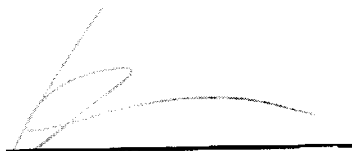
WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 24th day of May, 2016, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 72, College Crossing Subdivision, as situated in Section 11, Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof record in Plat Book 91, Page 23-24, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property as conveyed to Grantor by Warranty Deed being recorded simultaneously herewith in the aforesaid Chancery Clerk's Office.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 25th day of April, 2016.



Emily Kaye Courteau
Substitute Trustee
855 S Pear Orchard Rd., Ste. 404, Bldg. 400
Ridgeland, MS 39157
(318) 330-9020

/F16-0244

PUBLISH: 5-3-2016 / 5-10-2016 / 5-17-2016

5-24-2016

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 14th day of September, 2007, Christal M. Lomax a married person; joined herein by Michael B. Lomax, executed and delivered a certain Deed of Trust unto Kathryn L. Harris, Trustee for Mortgage Electronic Registration Systems Inc. as nominee for Community Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2790 at Page 469 and rerecorded in Book 2821 at Page 612; and

WHEREAS, Christal M. Lomax a married person; joined herein by Michael B. Lomax is also known as Christal Lomax per the land records of DeSoto County, Mississippi; and

WHEREAS, on the 19th day of October, 2010, Mortgage Electronic Registration Systems Inc., assigned said Deed of Trust unto Citimortgage, Inc., by instrument recorded in the office of the aforesaid Chancery Clerk in DkT Book 3231 at Page 348; and

WHEREAS, on the 14th day of April, 2015, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in Dk T Book 3972 at Page 296; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 24th day of May, 2016, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 53, Section A, Kingston Estates Subdivision, Situated in Section 28, Township 1 South, Range 8 West, City of Horn Lake, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 38, Page 13, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 25th day of April, 2016.



Emily Kaye Courteau
Substitute Trustee
855 S Pear Orchard Rd., Ste. 404, Bldg. 400
Ridgeland, MS 39157
(318) 330-9020

/F15-0445

PUBLISH: 5-3-2016 / 5-10-2016 / 5-17-2016

5-24-2016

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 13th day of February, 2012, Daniel E Detar and Rebecca J Detar, as joint tenants, married, executed and delivered a certain Deed of Trust unto Recontrust Company, N.A., Trustee for Bank of America, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DkT Book 3408 at Page 527; and

WHEREAS, on the 22nd day of May, 2015, Bank of America, N.A., assigned said Deed of Trust unto Federal National Mortgage Association, by instrument recorded in the office of the aforesaid Chancery Clerk in DkT Book 4000 at Page 57; and

WHEREAS, the deed of trust appearing in Book 2632 at Page 15 of the DeSoto County Chancery Clerk's land records was subordinated to that deed of trust appearing in the aforesaid land records in DkT Book 3408 at Page 527 by subordination agreement appearing in the same land records in DkT Book 3417 at Page 495

WHEREAS, on the 5th day of April, 2016, the Holder of said Deed of Trust substituted and appointed Michael Jedynak by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 4136 at Page 423; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 24th day of May, 2016, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

The land referred to herein below is situated in the County of DeSoto, State of Mississippi and is described as follows:

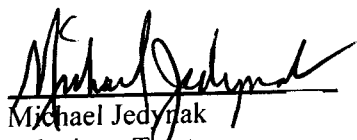
All that parcel of land in DeSoto County, State of Mississippi, as described in Deed Book 547, Page 383, being known and designated as:

Lot 52, Section B, Pecan Ridge Subdivision, situated in Section 26, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat of record in Plat Book 82, Pages 48-49, in the Chancery Court Clerks Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

By Fee Simple Deed from William F. Kolb, Trustee of the William F. Kolb Revocable Living Trust Dated December 23, 2003 as set forth in Deed Book 547, Page 383 Dated 12/21/2006 and recorded 12/27/2006, DeSoto County Records, State of Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 27th day of April, 2016.



Michael Jedynak
Substitute Trustee
855 S Pear Orchard Rd., Ste. 404, Bldg. 400
Ridgeland, MS 39157
(318) 330-9020

/F16-0294

PUBLISH: 5-3-2016 / 5-10-2016 / 5-17-2016

5-24-2016

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on February 18, 2005, Lakeesha F. Thomas & Cedric E. Thomas, Wife and Husband, executed a deed of trust to Jerry Baker, Trustee for the benefit of First Horizon Home Loan Corporation d/b/a First Tennessee Home Loans, to secure a Promissory Note of even date in the amount of \$156,165.00, payable to the order of First Horizon Home Loan Corporation d/b/a First Tennessee Home Loans, which Deed of Trust was recorded on March 18, 2005, in Book 2178, at Page 359, and re-recorded on July 27, 2005, in Deed of Trust Book 2269, Page 147, in the office of the Chancery Clerk of the DeSoto County, Mississippi; and

WHEREAS, said Deed of Trust was assigned by First Horizon Home Loan Corporation d/b/a First Tennessee Home Loans to U.S. Bank National Association, by instrument dated March 31, 2005, and recorded on August 17, 2005, in Book 2286, Page 187, of the records of the aforesaid Chancery Clerk; and

WHEREAS, U.S. Bank National Association is the holder of the promissory note secured by said Deed of Trust; and

WHEREAS, U.S. Bank National Association, the holder of the Deed of Trust and note secured thereby, substituted either James L. DeLoach or David E. Flautt as Trustee, as authorized by the terms thereof, by instrument recorded in Book 4097, Page 231, and then corrected and recorded in Book 4128, Page 285, and spread at large upon the records in the office of the aforesaid Chancery Clerk, prior to the posting and publication of this notice; and

WHEREAS, default having been made in the terms and conditions of the Deed of Trust, and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of the deed of trust, and the legal holder of said indebtedness, U.S. Bank National Association has requested the undersigned Substitute Trustee to execute the trust and sell said land, property and improvements in accordance with the terms of the Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale;

THEREFORE, on May 24, 2016, the undersigned, as Substitute Trustee in the Deed of Trust, will offer for sale at public outcry and sell to the highest bidder for cash, within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following described land, property and improvements lying and being situate in DeSoto County, Mississippi, to-wit:

Lot 185, Section E, Southern Trace Subdivision, in Section 28, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 79, Page 15, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as is vested in me as Substitute Trustee.

5 - 24 - 16

WITNESS MY SIGNATURE, this the 26th day of April, 2016.



David E. Flautt or James L. DeLoach
Substitute Trustee
299 South 9th Street
Oxford, MS 38655
(770) 643-2148
Foreclosurehotline.net
File No.: 5453315

PUBLISH: May 3, 2016
May 10, 2016
May 17, 2016